

B22C (Official Form 22 C) (Chapter 13) (04/10)

In re: Jennifer Yolanda Gray
Debtor(s)Case Number: _____
(If known)

According to the calculations required by this Statement:

- ☐ The applicable commitment period is 3 years
- ☒ The applicable commitment period is 5 years
- ☒ Disposable income is determined under 1325(b)(3)
- ☐ Disposable income is not determined under 1325(b)(3)

Check the box as directed in Line 17 and 23 of this statement

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSAL INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. ~ REPORT OF INCOME												
1	Marital/Filing Status. Check the box that applies and complete the balance of this part of this statements as directed. <input checked="" type="checkbox"/> a. Unmarried. Complete only Column A ("Debtor's Income") for lines 2-10 <input type="checkbox"/> b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") For Lines 2-1 All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Column A Debtor's Income	Column B Spouse's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 6,273.44	\$ 0									
3	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Gross Receipts</td> <td style="width: 35%; text-align: center;">\$ 0</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$ 0</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: center;">\$ 0</td> </tr> </table>	a.	Gross Receipts	\$ 0	b.	Ordinary and necessary operating expenses	\$ 0	c.	Business income	\$ 0		
a.	Gross Receipts	\$ 0										
b.	Ordinary and necessary operating expenses	\$ 0										
c.	Business income	\$ 0										
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Gross Receipts</td> <td style="width: 35%; text-align: center;">\$ 0</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$ 0</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: center;">\$ 0</td> </tr> </table>	a.	Gross Receipts	\$ 0	b.	Ordinary and necessary operating expenses	\$ 0	c.	Rent and other real property income	\$ 0		
a.	Gross Receipts	\$ 0										
b.	Ordinary and necessary operating expenses	\$ 0										
c.	Rent and other real property income	\$ 0										
5	Interest, Dividends and Royalties.	\$ 0	\$ 0									
6	Pension & Retirement Income.	\$ 0	\$ 0									
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.	600.00	0.00									
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:	\$ 0	\$ 0									

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9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	a. <input type="text"/> <input type="text"/>		
	b. <input type="text"/> <input type="text"/> \$ 0		
	Total and enter on Line 10		
10	Subtotal Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ 6,873.44	\$ 0
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 6,873.44	

Part II ~ Calculation of § 1325(b)(4) Commitment Period

12	Enter the amount from Line 11	\$ 6,873.44
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a. <input type="text"/> <input type="text"/>	
	b. <input type="text"/> <input type="text"/>	
	c. <input type="text"/> <input type="text"/>	
	Total and enter on Line 10	
14	Subtract Line 13 from Line 12 and enter the result.	\$ 6,873.44
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12	\$ 82,481.28
16	Applicable Median Family Income. Enter the median family income by state and household size. a. State of Residence: <u>IN</u> b. Debtor's Household Size: <u>4</u>	\$ 68,109.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed <input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

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Part III: Application of § 1325 (b)(3) for Determining Disposable Income

18	Enter the amount from Line 11.	\$ 6,873.44									
19	<p>Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 55%; border: 1px solid black;"></td> <td style="width: 40%; text-align: right; border: 1px solid black;">\$ 0</td> </tr> <tr> <td style="text-align: center;">b.</td> <td style="border: 1px solid black;"></td> <td style="text-align: right; border: 1px solid black;">\$ 0</td> </tr> <tr> <td style="text-align: center;">c.</td> <td style="border: 1px solid black;"></td> <td style="text-align: right; border: 1px solid black;">\$ 0</td> </tr> </table>	a.		\$ 0	b.		\$ 0	c.		\$ 0	\$ 0
a.		\$ 0									
b.		\$ 0									
c.		\$ 0									
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 6,873.44									
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12	\$ 82,481.28									
22	Applicable median family income. Enter the amount from Line 16.	\$ 68,109.00									
23	<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed</p> <p><input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.</p>										

Part V: Calculation of Deductions Allowed under § 707(b)(2)
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24 A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size.	\$ 1,371.00																							
24 B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Outof-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Outof-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%; text-align: left;">Household Members under 65 years of age</th> <th style="width: 33%; text-align: left;">Household Members 65 years of age or older</th> </tr> <tr> <td style="border: 1px solid black;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Allowance per member</td> <td style="width: 50%; text-align: right; border: 1px solid black;">\$60.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Number of members</td> <td style="text-align: right; border: 1px solid black;">4</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Subtotal</td> <td style="text-align: right; border: 1px solid black;">\$ 240.00</td> </tr> </table> </td> <td style="border: 1px solid black;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Allowance per member</td> <td style="width: 50%; text-align: right; border: 1px solid black;">\$144.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Number of members</td> <td style="text-align: right; border: 1px solid black;">0</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Subtotal</td> <td style="text-align: right; border: 1px solid black;">\$ 0</td> </tr> </table> </td> </tr> </table>		Household Members under 65 years of age	Household Members 65 years of age or older	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Allowance per member</td> <td style="width: 50%; text-align: right; border: 1px solid black;">\$60.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Number of members</td> <td style="text-align: right; border: 1px solid black;">4</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Subtotal</td> <td style="text-align: right; border: 1px solid black;">\$ 240.00</td> </tr> </table>	a.	Allowance per member	\$60.00	b.	Number of members	4	c.	Subtotal	\$ 240.00	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Allowance per member</td> <td style="width: 50%; text-align: right; border: 1px solid black;">\$144.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Number of members</td> <td style="text-align: right; border: 1px solid black;">0</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Subtotal</td> <td style="text-align: right; border: 1px solid black;">\$ 0</td> </tr> </table>	a.	Allowance per member	\$144.00	b.	Number of members	0	c.	Subtotal	\$ 0	\$ 240.00
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25	A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size.	\$ 533.00									
25	B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 30%; text-align: right;">\$ 923.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by your home, if any as stated in Line 42</td> <td style="text-align: right;">\$ 0</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">\$ 923.00</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 923.00	b.	Average Monthly Payment for any debts secured by your home, if any as stated in Line 42	\$ 0	c.	Net mortgage/rental expense	\$ 923.00	\$ 923.00
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 923.00										
b.	Average Monthly Payment for any debts secured by your home, if any as stated in Line 42	\$ 0										
c.	Net mortgage/rental expense	\$ 923.00										
26		Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$ 0									
27	A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Indicate the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. Number of Autos: 1 If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region.	\$ 251.00									
27	B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation.	\$0.00									
28		Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 30%; text-align: right;">\$ 496.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align: right;">\$ 416.50</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: right;">\$ 79.50</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 496.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 416.50	c.	Net ownership/lease expense for Vehicle 1	\$ 79.50	\$ 79.50
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b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 416.50										
c.	Net ownership/lease expense for Vehicle 1	\$ 79.50										

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29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" data-bbox="178 363 1118 562"> <tr> <td data-bbox="178 363 235 415">a.</td> <td data-bbox="235 363 945 415">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="945 363 1118 415">\$ 0</td> </tr> <tr> <td data-bbox="178 426 235 489">b.</td> <td data-bbox="235 426 945 489">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td data-bbox="945 426 1118 489">\$ 0</td> </tr> <tr> <td data-bbox="178 499 235 562">c.</td> <td data-bbox="235 499 945 562">Net ownership/lease expense for Vehicle 2</td> <td data-bbox="945 499 1118 562">\$ 0</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 0	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 0	c.	Net ownership/lease expense for Vehicle 2	\$ 0	\$ 0
a.	IRS Transportation Standards, Ownership Costs	\$ 0									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 0									
c.	Net ownership/lease expense for Vehicle 2	\$ 0									
30	<p>Other Necessary Expenses: TAXES. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$ 1,037.83									
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$ 0									
32	<p>Other Necessary Expenses: LIFE INSURANCE. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$0.00									
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.</p>	\$ 0									
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$ 0									
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare-such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$ 100.00									
36	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 34.</p>	\$ 0									
37	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service-such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$ -									
38	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.</p>	\$4,535.33									

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Subpart B: Additional Living Expense Deductions**Note: Do not include any expenses that you have listed in Lines 24-37**

39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
	a. Health Insurance	\$ 281.04	
	b. Disability Insurance	\$ 0	
	c. Health Savings Account	\$ 0	
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$ 0
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$ 0
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$ 0
43	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$ 60
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.		\$ 0
45	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.		\$ 0
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40		\$ 341.04

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Subpart C: Deductions for Debt Payment

47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.			
	Name of Creditor	Property Securing the Debt	Avg Mo Pymt	Tax or Ins Included?
	Americredit	Americredit - 2009 Honda Pilot with over 60,000 miles	\$ 416.50	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
	Chase Home Mortgage Co.	19533 Glendale Ave., South Bend, IN. Surrender 1/2 interest to ex-spouse per divorce decree.	\$ 0.00	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
	Real Estate Taxes & Ins. or Renters Ins.			\$ 0.00
48	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.			\$ -
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.			
	Indiana Department of Revenue	\$ 10.22		
				\$ 10.22
50	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.			
	a.	Projected average monthly chapter 13 plan payment	\$ 1,350.00	
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees.	6.20%	
	c.	Average monthly administrative expense of chapter 13 case.	\$ 83.70	
				\$ 83.7
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.			\$ 510.42

B22C (Official Form 22 C) (Chapter 13) (04/10)

Subpart D: Total Deductions from Income

52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.	\$5,386.79
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Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$ 6,873.44
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$ 600.00
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ 0
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 5,386.79
57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.	
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$ 5,986.79
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$ 886.65

Part VI: ADDITIONAL EXPENSE CLAIMS

60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.
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Part VII: VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct.

Dated: 02/01/2011

/s/ Jennifer Yolanda Gray
Jennifer Yolanda Gray

X Date & Sign